



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**BHC Name** SIMMONS FIRST NATIONAL CORPORATION

**City/State** PINE BLUFF, AR

## Bank Holding Company Information

Federal Reserve District: 8

Consolidated Assets (\$000): 27,230,757

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**SIMMONS FIRST NATIONAL CORPORATION**  
**501 MAIN STREET**  
  
**PINE BLUFF, AR 71601**

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BHC Name

City/State

## Summary Ratios

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	25,797,616			22,998,371			23,487,576			21,589,978			17,861,889		
Net income (\$000)	92,549			142,344			271,156			254,904			238,167		
Number of BHCs in peer group	132			131			130			128			125		
	BHC	Peer #	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.65	2.67	44	2.63	2.65	45	2.60	2.60	47	3.01	2.77	67	3.43	3.01	68
+ Non-interest income	0.72	0.96	42	0.85	1.11	43	0.84	1.04	46	0.95	1.21	44	0.86	1.32	34
- Overhead expense	2.28	2.17	63	2.08	2.24	43	2.15	2.17	51	2.35	2.57	43	2.63	2.69	53
- Provision for credit losses	0.11	0.09	66	-0.10	-0.15	52	-0.14	-0.09	37	0.35	0.51	29	0.24	0.15	76
+ Securities gains (losses)	0	0	12	0.09	0.01	96	0.07	0.01	96	0.25	0.02	98	0.07	0.01	96
+ Other tax equivalent adjustments	0	0	8	0	0	48	0	0	13	0.01	0	92	0	0	42
= Pretax net operating income (tax equivalent)	0.97	1.40	15	1.59	1.79	38	1.50	1.66	38	1.53	1.04	81	1.73	1.56	66
Net operating income	0.72	1.06	13	1.24	1.36	43	1.15	1.26	40	1.18	0.81	79	1.33	1.19	65
Net income	0.72	1.06	13	1.24	1.35	43	1.15	1.26	40	1.18	0.82	78	1.33	1.19	65
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.26	3.12	58	3.33	3.14	58	3.27	3.06	62	4.01	3.55	79	4.91	4.41	81
Interest expense	0.31	0.24	76	0.42	0.27	81	0.38	0.25	80	0.62	0.52	67	1.12	1.08	61
Net interest income (tax equivalent)	2.95	2.88	52	2.92	2.85	50	2.90	2.80	52	3.39	3.01	70	3.79	3.33	71
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.11	0.08	70	0.01	0.13	21	0.13	0.11	61	0.45	0.27	79	0.24	0.21	66
Earnings coverage of net loan and lease losses (X)	17.15	-9.51	48	204.90	4.52	94	20.14	39.72	49	6.28	22.91	29	10.91	24.40	42
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.41	1.17	75	2	1.39	85	1.71	1.23	87	1.85	1.58	73	0.47	0.83	19
Allowance for loan and lease losses / Total loans and leases	1.40	1.15	75	1.99	1.37	86	1.70	1.20	87	1.83	1.55	74	0.46	0.81	18
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.46	0.41	61	0.84	0.63	68	0.62	0.49	73	1.09	0.71	82	0.75	0.57	72
30-89 days past due loans and leases / Total loans and leases	0.11	0.32	24	0.15	0.27	39	0.11	0.32	21	0.23	0.39	32	0.25	0.43	31
<b>Liquidity and Funding</b>															
Net noncore funding dependence	10.21	3.09	77	1.25	-1.82	65	3.99	-2.33	70	-1.73	3.20	41	11.42	14.45	41
Net short-term noncore funding dependence	4.82	-1.79	76	-6.83	-8.21	50	-3.67	-7.71	61	-10.62	-4.76	24	10.04	3.38	68
Net loans and leases / Total assets	54.86	61.60	28	47.75	59.81	16	47.87	58.67	18	57.23	61.58	27	69.01	63.77	53
<b>Capitalization</b>															
Tier 1 leverage ratio	9.22	9.08	57	8.99	9.11	49	9.08	8.98	58	9.08	9.13	50	9.59	9.76	52
Holding company equity capital / Total assets	11.97	10.04	79	12.96	10.88	81	13.13	10.71	83	13.31	11.16	81	14.06	12.43	70
Total equity capital (including minority interest) / Total assets	11.97	10.14	78	12.96	11.01	79	13.13	10.82	83	13.31	11.29	80	14.06	12.57	69
Common equity tier 1 capital / Total risk-weighted assets	12.09	11.90	57	14.18	12.69	74	13.81	12.42	75	13.41	12.38	72	10.92	12.17	29
Net loans and leases / Equity capital (X)	4.58	6.22	20	3.68	5.51	12	3.65	5.53	12	4.30	5.58	23	4.91	5.21	45
Cash dividends / Net income	49.53	34	81	27.42	25.30	56	29.09	28.27	54	29.28	42.30	34	26.98	33.12	34
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets	16.15	7.91	79	7.03	9.29	48	10.61	10.50	61	5.18	16.68	17	28.50	9.26	89
Equity capital	7.26	-0.29	73	4.64	9.31	34	9.14	7.46	71	-0.41	6.99	13	33.05	10.49	91
Net loans and leases	33.43	11.87	89	-22.77	0.79	0	-7.47	3.36	12	-12.78	9.07	1	25.50	9.10	86
Noncore funding	23.31	10.50	70	-13.66	-23.76	65	-8.02	-14.79	60	-8.66	-12.18	55	-5.98	6.59	29
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	11.89	11.61	61	11.54	11.05	62	10.80	10.95	61	11.80	13.56	61	11.79	13.04	64
Equity investment in subsidiaries / Equity capital	106.69	103.92	66	103.94	103.07	55	106.03	103.22	70	106.35	102.81	72	109.38	103.22	80
Cash from ops + noncash items + op expense / Op expense + dividends	142.84	116.54	63	180.12	130.64	75	219.46	154.48	74	286.62	147.24	91	95.80	190.27	14

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	293,206	286,240	556,556	690,745	712,133	2.43	105.58
Income from lease financing receivables.....	0	13	17	56	137	-100.00	
Fully taxable income on loans and leases.....	291,385	285,235	554,480	688,457	710,822	2.16	104.64
Tax-exempt income on loans and leases.....	1,821	1,018	2,093	2,344	1,448	78.88	674.89
Estimated tax benefit on income on loans and leases.....	637	355	734	674	500	79.70	403.46
Income on loans and leases (tax equivalent).....	293,843	286,608	557,307	691,475	712,770	2.52	105.84
Investment interest income (tax equivalent).....	83,436	57,057	130,256	73,016	70,251	46.23	273.54
Interest on balances due from depository institutions.....	1,764	1,449	2,794	4,382	7,450	21.74	467.20
Interest income on other earning assets.....	-812	0	-63	1,846	3,496		
Total interest income (tax equivalent).....	378,231	345,114	690,294	770,719	793,967	9.60	127.34
Interest on time deposits of \$250K or more.....	2,619	4,616	8,273	12,999	17,041	-43.26	231.10
Interest on time deposits < \$250K.....	2,759	8,538	13,332	28,400	41,627	-67.69	-1.43
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	11,193	10,807	19,568	38,462	80,309	3.57	106.13
Interest on other borrowings and trading liabilities.....	10,550	10,750	21,292	22,983	25,391	-1.86	156.44
Interest on subordinated debt and mandatory convertible securities.....	8,707	8,478	17,066	17,140	17,002	2.70	
Total interest expense.....	35,828	43,189	79,531	119,984	181,370	-17.04	172.79
Net interest income (tax equivalent).....	342,403	301,925	610,763	650,735	612,597	13.41	123.44
Non-interest income.....	92,846	97,983	198,227	205,156	153,159	-5.24	38.20
Adjusted operating income (tax equivalent).....	435,249	399,908	808,990	855,891	765,756	8.84	97.46
Overhead expense.....	294,232	239,576	505,740	507,263	469,076	22.81	107.10
Provision for credit losses.....	13,945	-11,506	-32,704	74,973	43,240		23.08
Securities gains (losses).....	-204	10,598	15,498	54,805	13,314		
Other tax equivalent adjustments.....	-3	0	-2	1,842	0		
Pretax net operating income (tax equivalent).....	125,624	182,436	351,693	330,795	309,754	-31.14	79.51
Applicable income taxes.....	21,376	31,381	61,306	64,890	64,265	-31.88	3.01
Tax equivalent adjustments.....	11,699	8,711	19,231	11,001	7,322	34.30	189.08
Applicable income taxes (tax equivalent).....	33,075	40,092	80,537	75,891	71,587	-17.50	33.38
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	92,549	142,344	271,156	254,904	238,167	-34.98	104.82
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	92,549	142,344	271,156	254,904	238,167	-34.98	104.82
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	92,549	142,344	271,156	254,904	238,167	-34.98	104.82
Investment securities income (tax equivalent).....	83,436	57,057	130,256	73,016	70,251	46.23	273.54
US Treasury and agency securities (excluding mortgage-backed securities).....	5,008	4,469	9,190	5,619	5,698	12.06	210.48
Mortgage-backed securities.....	26,426	14,928	36,522	25,620	36,426	77.02	161.75
All other securities.....	52,002	37,660	84,544	41,777	28,127	38.08	389.32
Cash dividends declared.....	45,844	39,036	78,892	74,644	64,260	17.44	188.38
Common.....	45,844	39,010	78,845	74,592	63,921	17.52	188.38
Preferred.....	0	26	47	52	339	-100.00	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

**Relative Income Statement and Margin Analysis**

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.93	2.90	51	3	2.92	55	2.94	2.85	55	3.57	3.27	71	4.45	4	80
Less: Interest expense .....	0.28	0.22	74	0.38	0.25	78	0.34	0.23	79	0.56	0.48	66	1.02	0.98	62
Equals: Net interest income (tax equivalent) .....	2.65	2.67	44	2.63	2.65	45	2.60	2.60	47	3.01	2.77	67	3.43	3.01	68
Plus: Non-interest income .....	0.72	0.96	42	0.85	1.11	43	0.84	1.04	46	0.95	1.21	44	0.86	1.32	34
Equals: adjusted operating income (tax equivalent) .....	3.37	3.67	35	3.48	3.82	35	3.44	3.70	34	3.96	4.04	51	4.29	4.41	45
Less: Overhead expense .....	2.28	2.17	63	2.08	2.24	43	2.15	2.17	51	2.35	2.57	43	2.63	2.69	53
Less: Provision for credit losses .....	0.11	0.09	66	-0.10	-0.15	52	-0.14	-0.09	37	0.35	0.51	29	0.24	0.15	76
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	99
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	12	0.09	0.01	96	0.07	0.01	96	0.25	0.02	98	0.07	0.01	96
Plus: other tax equivalent adjustments .....	0	0	8	0	0	48	0	0	13	0.01	0	92	0	0	42
Equals: Pretax net operating income (tax equivalent) .....	0.97	1.40	15	1.59	1.79	38	1.50	1.66	38	1.53	1.04	81	1.73	1.56	66
Less: Applicable income taxes (tax equivalent) .....	0.26	0.33	26	0.35	0.41	32	0.34	0.38	41	0.35	0.23	83	0.40	0.36	60
Less: Minority interest .....	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income .....	0.72	1.06	13	1.24	1.36	43	1.15	1.26	40	1.18	0.81	79	1.33	1.19	65
Plus: Net extraordinary items .....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	0.72	1.06	13	1.24	1.35	43	1.15	1.26	40	1.18	0.82	78	1.33	1.19	65
Memo: Net income (last four quarters) .....	0.89	1.12	18	1.17	1.25	43	1.15	1.26	40	1.18	0.82	78	1.33	1.19	65
Net income—BHC and noncontrolling (minority) interest .....	0.72	1.07	12	1.24	1.37	43	1.15	1.27	38	1.18	0.83	78	1.33	1.20	65
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	89.94	92.97	16	90.05	93.15	12	89.81	93.08	10	88.98	92.32	11	90.47	91.05	43
Average interest-bearing funds / Average assets .....	64.36	60.12	70	65.64	62.32	67	65.08	61.99	68	65.77	64.06	63	68.44	65.57	65
Interest income (tax equivalent) / Average earning assets .....	3.26	3.12	58	3.33	3.14	58	3.27	3.06	62	4.01	3.55	79	4.91	4.41	81
Interest expense / Average earning assets .....	0.31	0.24	76	0.42	0.27	81	0.38	0.25	80	0.62	0.52	67	1.12	1.08	61
Net interest income (tax equivalent) / Average earning assets .....	2.95	2.88	52	2.92	2.85	50	2.90	2.80	52	3.39	3.01	70	3.79	3.33	71
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.45	4.01	81	4.69	4.05	83	4.70	4.01	85	4.81	4.27	79	5.42	5.09	76
Interest-bearing bank balances .....	0.29	0.42	13	0.10	0.11	29	0.12	0.14	17	0.22	0.27	41	1.43	2.04	19
Federal funds sold and reverse repos .....	1.59	0.58	90	0	0.26	20	0.10	0.25	42	2.67	0.68	92	2.74	2.44	69
Trading assets .....		0.52			0.42			0.45			0.60			0.99	
Total earning assets .....	3.16	3.09	54	3.25	3.11	55	3.18	3.04	54	3.96	3.51	78	4.87	4.36	80
Investment securities (tax equivalent) .....	1.91	1.85	58	2.11	1.80	75	1.90	1.77	62	2.55	2.25	75	2.90	2.76	66
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.60	1.22	81	1.45	1.28	65	1.51	1.14	74	1.29	1.75	28	1.90	2.32	23
Mortgage-backed securities .....	1.19	1.78	5	0.95	1.56	5	0.95	1.57	5	2.21	2.05	62	2.50	2.61	34
All other securities .....	2.90	2.82	59	2.92	2.91	51	2.83	2.81	57	3.39	3.24	64	3.89	4.06	57
Interest-bearing deposits .....	0.22	0.20	60	0.36	0.24	75	0.31	0.21	71	0.66	0.53	67	1.28	1.10	68
Time deposits of \$250K or more .....	0.67	0.50	75	0.94	0.76	70	0.91	0.66	77	1.39	1.42	44	2.08	1.96	57
Time deposits < \$250K .....	0.31	0.44	34	0.89	0.72	70	0.74	0.62	65	1.36	1.36	52	1.87	1.82	49
Other domestic deposits .....	0.18	0.17	64	0.21	0.17	71	0.19	0.15	69	0.42	0.36	69	1.08	0.93	66
Foreign deposits .....		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos .....	0.17	0.36	34	0.32	0.19	82	0.23	0.17	80	0.47	0.62	52	0.79	1.86	23
Other borrowed funds and trading liabilities .....	1.38	1.24	57	1.39	1.31	53	1.39	1.27	54	1.39	1.50	47	1.91	2.38	23
All interest-bearing funds .....	0.43	0.36	76	0.57	0.40	80	0.52	0.37	77	0.85	0.74	65	1.48	1.49	57

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	92,846	97,983	198,227	205,156	153,159
Fiduciary activities income	13,616	13,904	28,308	27,705	25,040
Service charges on deposit accounts - domestic	22,075	19,765	43,232	43,082	44,849
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	3,307	2,928	6,165	5,206	4,032
Insurance activities revenue	1,194	1,245	2,502	2,003	1,810
Venture capital revenue	0	0	0	0	0
Net servicing fees	521	388	714	901	990
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	9,355	16,024	30,008	42,232	14,076
Other non-interest income	42,778	43,729	87,298	84,027	62,362
Total overhead expenses	294,232	239,576	505,740	507,263	469,076
Personnel expense	156,080	127,785	265,314	256,832	240,066
Net occupancy expense	31,663	28,593	59,391	63,548	51,043
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	7,582	6,676	13,495	13,495	11,805
Other operating expenses	98,907	76,522	167,540	173,388	166,162
Fee income on mutual funds and annuities	1,019	1,038	2,148	1,702	1,677
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,233	2,783	2,877	2,923	3,270
Average personnel expense per employee	48.28	45.92	92.22	87.87	73.41
Average assets per employee	7,979.47	8,263.88	8,163.91	7,386.24	5,462.35

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	1.10	2.35	39	1.06	2.15	43	1.08	2.17	41	0.83	2.02	38	1.09	2.72	37
Overhead expenses / Net Interest Income + non-interest income	69.47	59.40	83	61.24	59.03	56	64.04	59.28	68	59.91	62.28	44	61.85	61.29	57
<b>Percent of Average Assets</b>															
Total overhead expense	2.28	2.17	63	2.08	2.24	43	2.15	2.17	51	2.35	2.57	43	2.63	2.69	53
Personnel expense	1.21	1.20	51	1.11	1.25	35	1.13	1.21	40	1.19	1.30	40	1.34	1.41	42
Net occupancy expense	0.25	0.22	61	0.25	0.24	56	0.25	0.23	64	0.29	0.26	68	0.29	0.28	58
Other operating expenses	0.83	0.72	75	0.72	0.73	62	0.77	0.72	67	0.87	0.94	61	1	0.97	67
Overhead less non-interest income	1.56	1.19	81	1.23	1.10	57	1.31	1.10	67	1.40	1.25	63	1.77	1.32	79
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	67.60	58.92	80	59.91	58.45	51	62.51	58.83	64	59.27	61.82	44	61.26	60.64	57
Personnel expense	35.86	32.65	66	31.95	33.10	36	32.80	32.93	41	30.01	32.36	32	31.35	32.39	41
Net occupancy expense	7.27	6.14	68	7.15	6.33	63	7.34	6.23	68	7.42	6.58	64	6.67	6.52	53
Other operating expenses	24.47	19.36	84	20.80	18.60	74	22.38	19.18	73	21.83	22.28	66	23.24	21.20	73
Total non-interest income	21.33	25.40	45	24.50	28.18	45	24.50	27.67	45	23.97	28.83	44	20	29.23	32
Fiduciary activities income	3.13	2.23	69	3.48	2.24	70	3.50	2.20	69	3.24	2.09	70	3.27	1.97	72
Service charges on domestic deposit accounts	5.07	3.45	75	4.94	3.19	81	5.34	3.27	81	5.03	3.27	82	5.86	3.88	77
Trading revenue	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	0.76	2.25	36	0.73	2.52	33	0.76	2.58	33	0.61	2.46	31	0.53	3.54	26
Insurance activities revenue	0.27	0.36	69	0.31	0.37	68	0.31	0.36	68	0.23	0.41	67	0.24	0.47	66
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.12	1.38	36	0.10	0.55	38	0.09	0.60	34	0.11	0.01	64	0.13	0.28	52
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	2.15	1.51	68	4.01	3.83	60	3.71	3.30	62	4.93	3.92	67	1.84	1.86	56
Other non-interest income	9.83	9.09	69	10.93	9.26	71	10.79	9.27	70	9.82	9.65	62	8.14	10.04	48
Overhead less non-interest income	46.27	32.73	90	35.41	29.94	64	38.01	30.52	72	35.30	31.93	55	41.26	31.06	81
Applicable income taxes / Pretax net operating income (tax equivalent)	17.02	21.22	13	17.20	21.54	12	17.43	21.18	13	19.62	18.63	51	20.75	20.56	53
Applicable income tax + TE / Pretax net operating income + TE	26.33	23.38	80	21.98	23.10	35	22.90	22.67	54	22.94	21.18	60	23.11	23.23	50

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	11,551,624	8,407,693	9,204,868	9,362,786	11,269,480	37.39	148.00
Commercial and industrial loans	2,593,628	2,094,255	2,016,354	2,592,170	2,464,266	23.84	235.25
Loans to individuals	295,375	277,394	284,693	315,752	405,978	6.48	-43.15
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	219,157	193,680	169,122	176,005	191,698	13.15	5.69
Other loans and leases	490,602	449,344	373,822	591,561	412,048	9.18	487.97
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	15,150,386	11,422,366	12,048,859	13,038,274	14,743,470	32.64	142.72
Less: Allowance for loan and lease losses	212,611	227,240	205,332	238,050	68,245	-6.44	408.83
Net loans and leases	14,937,775	11,195,126	11,843,527	12,800,224	14,675,225	33.43	140.92
Debt securities that reprice or mature in over 1 year	7,607,817	6,892,995	8,060,286	3,711,058	2,670,672	10.37	443.73
Mutual funds and equity securities	30,633	9,595	9,496	9,738	65	219.26	39683.12
Subtotal	22,576,225	18,097,716	19,913,309	16,521,020	17,345,962	24.75	197.08
Interest-bearing bank balances	772,909	2,125,077	1,443,345	3,256,233	716,747	-63.63	253.56
Federal funds sold and reverse repos	0	0	0	0	0		-100.00
Debt securities that reprice or mature within 1 year	554,707	594,805	583,572	97,017	656,833	-6.74	276.48
Trading assets	0	0	0	0	0		-100.00
Total earning assets	23,903,841	20,817,858	21,940,226	19,875,445	18,720,716	14.82	199.92
Non-interest-bearing cash and due from depository institutions	193,227	214,727	209,182	217,081	284,222	-10.01	75.44
Premises, fixed assets, and leases	535,968	408,449	460,989	423,540	459,411	31.22	136.63
Other real estate owned	4,084	15,239	6,032	18,393	19,121	-73.20	-84.30
Investment in unconsolidated subsidiaries	1,689	1,689	1,689	1,689	1,875	0.00	-19.42
Intangible and other assets	2,593,329	1,987,243	2,124,322	1,833,705	1,772,988	30.50	251.85
Total assets	27,230,757	23,444,073	24,741,161	22,366,938	21,264,536	16.15	200.17
Quarterly average assets	26,769,032	23,257,921	24,698,022	21,852,094	20,041,890	15.10	203.76
Average loans and leases (YTD)	13,220,821	12,224,413	11,869,677	14,376,652	13,139,727	8.15	124.47
<b>Memoranda</b>							
Loans held-for-sale	31,024	36,011	36,356	137,378	318,040	-13.85	90.72
Loans not held-for-sale	15,119,362	11,386,355	12,012,503	12,900,896	14,425,430	32.78	142.85
Real estate loans secured by 1-4 family	2,354,198	1,637,950	2,116,640	2,007,305	2,491,011	43.73	64.31
Commercial real estate loans	8,727,216	6,456,612	6,736,747	7,007,944	8,369,361	35.17	196.11
Construction and land development	2,064,871	1,424,483	1,326,433	1,591,585	2,343,883	44.96	295.29
Multifamily	530,194	439,663	470,292	539,415	632,520	20.59	74.73
Nonfarm nonresidential	6,132,151	4,592,466	4,940,022	4,876,944	5,392,958	33.53	189.05
Real estate loans secured by farmland	470,210	313,131	351,481	347,537	409,108	50.16	69.18
Total investment securities	8,193,157	7,497,655	8,653,354	3,818,988	3,334,947	9.28	429.75
U.S. Treasury securities	1,442	600	300	0	449,626	140.33	-92.79
US agency securities (excluding mortgage-backed securities)	645,122	632,335	597,250	477,237	194,250	2.02	192.16
Municipal securities	2,784,307	2,350,757	3,029,905	1,783,346	907,599	18.44	571.05
Mortgage-backed securities	4,208,646	4,047,856	4,518,956	1,417,292	1,753,741	3.97	372.51
Asset-backed securities	0	0	0	0	0		
Other debt securities	523,007	456,512	497,447	131,375	23,463	14.57	522907.00
Mutual funds and equity securities	30,633	9,595	9,496	9,738	65	219.26	39683.12
Available-for-sale securities	4,341,462	6,555,575	7,113,360	3,473,305	3,295,830	-33.77	284.35
U.S. Treasury securities	1,442	600	300	0	449,626	140.33	-92.79
US agency securities (excluding mortgage-backed securities)	198,333	554,938	364,641	477,237	194,250	-64.26	29.71
Municipal securities	915,281	1,556,579	1,819,659	1,470,931	880,517	-41.20	993.89
Mortgage-backed securities	2,963,933	3,987,207	4,448,614	1,394,937	1,742,945	-25.66	239.58
Asset-backed securities	0	0	0	0	0		
Other debt securities	262,473	456,251	480,146	130,200	22,289	-42.47	262373.00
Mutual funds and equity securities	0	0	0	0	6,203		-100.00
Held-to-maturity securities appreciation (depreciation)	-540,719	3,286	-11,842	8,894	928		
Available-for-sale securities appreciation (depreciation)	-459,151	13,756	-27,903	76,868	24,800		
Structured notes, fair value	0	0	0	0	38,154		-100.00
Pledged securities	4,164,842	3,890,246	3,879,226	2,010,544	1,730,757	7.06	309.41

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	6,057,135	4,894,018	5,325,170	4,483,812	3,768,911	23.77	1055.57
NOW, ATS and transaction accounts	5,633,670	4,825,409	5,165,840	1,400,642	608,581	16.75	1652.35
Time deposits less brokered deposits < \$250K	798,075	1,456,846	1,204,358	1,438,227	1,400,336	-45.22	-16.99
MMDA and other savings accounts	7,182,528	5,744,194	6,422,929	8,270,200	8,454,413	25.04	45.20
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	19,671,408	16,920,467	18,118,297	15,592,881	14,232,241	16.26	191.27
Time deposits of \$250K or more	1,013,996	1,000,978	784,618	889,570	837,016	1.30	341.29
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	155,101	187,215	185,403	299,111	150,145	-17.15	27.74
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	11,211	8,090	10,685	9,041	1,258,644	38.58	-97.26
Other borrowings w/remaining maturity over 1 year	1,101,729	1,366,175	1,376,608	1,364,460	71,907	-19.36	1579.49
Brokered deposits < \$250K	1,350,408	383,229	463,485	504,528	1,039,616	252.38	1024.11
Noncore funding	3,632,445	2,945,687	2,820,799	3,066,710	3,357,328	23.31	283.86
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	421,693	383,143	384,131	382,874	388,260	10.06	526.48
Other liabilities	245,316	155,410	169,093	347,817	297,783	57.85	248.62
Total liabilities	23,970,862	20,404,707	21,492,320	19,390,282	18,275,612	17.48	205.84
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	767	0	767	767	-100.00	
Common stock	1,288	1,084	1,127	1,081	1,136	18.82	300.00
Common surplus	2,569,060	2,021,128	2,164,989	2,014,076	2,117,282	27.11	237.26
Retained earnings	1,139,975	1,004,314	1,093,270	901,006	848,848	13.51	135.86
Accumulated other comprehensive income	-450,428	12,073	-10,545	59,726	20,891		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	3,259,895	3,039,366	3,248,841	2,976,656	2,988,924	7.26	164.16
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,259,895	3,039,366	3,248,841	2,976,656	2,988,924	7.26	164.16
Total liabilities and capital	27,230,757	23,444,073	24,741,161	22,366,938	21,264,536	16.15	200.17
<b>Memoranda</b>							
Non-interest-bearing deposits	6,057,135	4,894,018	5,325,170	4,483,812	3,768,911	23.77	1055.57
Interest-bearing deposits	15,978,677	13,410,656	14,041,230	12,503,167	12,339,962	19.15	142.86
Total deposits	22,035,812	18,304,674	19,366,400	16,986,979	16,108,873	20.38	210.20
Long-term debt that reprices within 1 year	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	3,248,841	2,976,656	2,976,656	2,988,924	2,246,434		
Accounting restatements	0	0	0	0	0		
Net income	92,549	142,344	271,156	254,904	238,167		
Net sale of new perpetual preferred stock	0	0	-767	0	-42,000		
Net sale of new common stock	-68,850	-537	-130,999	-116,459	-11,205		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	464,918	0	266,090	0	560,602		
Less: Dividends declared	45,844	39,036	78,892	74,644	64,260		
Change in other comprehensive income	-439,883	-47,653	-70,271	38,835	48,265		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	8,164	7,592	15,868	-114,904	12,921		
Holding company equity capital, ending balance	3,259,895	3,039,366	3,248,841	2,976,656	2,988,924		

BHC Name

City/State

### Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	42.42	38.78	53	35.86	36.32	44	37.20	36.25	48	41.86	36.22	57	53	37.78	73
Commercial and industrial loans	9.52	11.05	45	8.93	12.25	33	8.15	10.76	40	11.59	13.52	40	11.59	12.02	52
Loans to individuals	1.08	3.52	45	1.18	3.48	45	1.15	3.36	48	1.41	3.40	49	1.91	4.20	49
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.80	0.19	88	0.83	0.21	87	0.68	0.18	88	0.79	0.19	88	0.90	0.24	87
Other loans and leases	1.80	4.45	28	1.92	4.22	30	1.51	4.47	25	2.64	4.63	41	1.94	5.01	24
Net loans and leases	54.86	61.60	28	47.75	59.81	16	47.87	58.67	18	57.23	61.58	27	69.01	63.77	53
Debt securities over 1 year	27.94	19.46	78	29.40	17.61	89	32.58	19.46	89	16.59	15.55	56	12.56	14.60	38
Mutual funds and equity securities	0.11	0.05	81	0.04	0.06	58	0.04	0.06	59	0.04	0.05	58	0	0.06	28
Subtotal	82.91	82.34	39	77.20	78.32	34	80.49	79.22	45	73.86	78.16	21	81.57	79.65	34
Interest-bearing bank balances	2.84	4.59	43	9.06	9.11	54	5.83	8.50	40	14.56	7.51	88	3.37	3.06	63
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	2.04	1.68	66	2.54	1.53	76	2.36	1.56	73	0.43	1.68	22	3.09	1.91	77
Trading assets	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	87.78	90.95	12	88.80	91.43	18	88.68	91.77	12	88.86	91.05	20	88.04	89.53	30
Non-interest cash and due from depository institutions	0.71	1.01	29	0.92	1.01	39	0.85	0.82	54	0.97	1.07	39	1.34	1.14	65
Other real estate owned	0.01	0.01	72	0.07	0.02	88	0.02	0.01	82	0.08	0.02	90	0.09	0.03	91
All other assets	11.51	7.97	89	10.29	7.50	84	10.48	7.35	86	10.18	7.82	82	10.60	9.27	69
<b>Memoranda</b>															
Short-term investments	4.88	7.68	41	11.60	12.01	53	8.19	11.47	38	14.99	11.17	75	6.46	7.63	57
U.S. Treasury securities	0.01	1.96	18	0	1.08	28	0	1.47	21	0	0.84	17	2.11	1.03	73
US agency securities (excluding mortgage-backed securities)	2.37	0.84	84	2.70	0.77	87	2.41	0.82	84	2.13	0.63	88	0.91	0.54	72
Municipal securities	10.22	1.75	95	10.03	1.72	95	12.25	1.73	96	7.97	1.69	94	4.27	1.34	85
Mortgage-backed securities	15.46	13.68	62	17.27	12.97	71	18.26	14.14	71	6.34	11.75	21	8.25	11.44	32
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	1.92	0.52	89	1.95	0.52	90	2.01	0.53	89	0.59	0.42	71	0.11	0.39	53
Loans held-for-sale	0.11	0.35	48	0.15	0.42	43	0.15	0.55	44	0.61	0.52	66	1.50	0.39	88
Loans held for investment	55.52	61.41	29	48.57	59.85	17	48.55	58.06	20	57.68	61.72	27	67.84	63.50	48
Real estate loans secured by 1-4 family	8.65	12.26	34	6.99	11.69	31	8.56	11.46	36	8.97	11.91	35	11.71	13.29	42
Revolving	0.61	1.49	30	0.44	1.45	26	0.54	1.42	29	0.55	1.66	27	0.73	2.07	30
Closed-end, secured by first liens	7.86	10.40	39	6.36	9.84	33	7.78	9.67	41	8.18	9.81	43	10.59	10.69	50
Closed-end, secured by junior liens	0.17	0.18	68	0.18	0.20	62	0.23	0.17	77	0.25	0.22	70	0.39	0.28	73
Commercial real estate loans	32.05	24.34	68	27.54	22.48	62	27.23	22.69	60	31.33	22.22	70	39.36	22.23	89
Construction and land development	7.58	3.75	84	6.08	3.35	82	5.36	3.34	75	7.12	3.40	86	11.02	3.44	96
Multifamily	1.95	3.69	38	1.88	3.31	35	1.90	3.57	37	2.41	3.12	46	2.97	3.01	57
Nonfarm nonresidential	22.52	15.50	71	19.59	14.81	66	19.97	14.57	68	21.80	14.72	73	25.36	14.69	81
Real estate loans secured by farmland	1.73	0.35	90	1.34	0.34	87	1.42	0.30	90	1.55	0.33	91	1.92	0.36	91

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	76.25	62.08	72	73.61	59.66	75	76.40	61.05	74	71.81	57.15	75	76.44	57.46	78
Real estate loans secured by 1-4 family	15.54	20.31	34	14.34	19.82	31	17.57	19.86	41	15.40	19.43	34	16.90	20.75	35
Revolving	1.10	2.40	36	0.91	2.42	28	1.12	2.43	36	0.95	2.64	24	1.06	3.15	28
Closed-end	14.44	17.67	38	13.43	17.22	37	16.45	17.24	46	14.45	16.59	41	15.84	17.39	40
Commercial real estate loans	57.60	38.23	83	56.53	36.54	87	55.91	37.86	82	53.75	34.63	87	56.77	33.52	89
Construction and land development	13.63	5.97	90	12.47	5.50	90	11.01	5.65	83	12.21	5.26	91	15.90	5.09	97
1-4 family	2.94	1.34	82	1.96	1.11	77	2.40	1.18	78	1.73	0.93	75	2.09	0.94	79
Other	10.69	4.56	93	10.51	4.33	96	8.61	4.40	85	10.48	4.19	94	13.81	4.02	97
Multifamily	3.50	5.72	42	3.85	5.34	45	3.90	5.78	41	4.14	4.96	48	4.29	4.69	52
Nonfarm nonresidential	40.48	24.64	83	40.21	24.14	87	41	24.56	83	37.40	22.93	84	36.58	22.15	83
Owner-occupied	11.90	8.28	72	10.97	8.14	68	11.91	8.29	71	10.16	7.68	67	10.26	7.72	66
Other	28.58	16.13	89	29.23	15.71	93	29.09	15.94	90	27.25	14.95	93	26.32	14.34	92
Real estate loans secured by farmland	3.10	0.59	90	2.74	0.59	89	2.92	0.54	91	2.67	0.54	90	2.77	0.55	89
Loans to depository institutions and acceptances of other banks	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	17.12	18.46	51	18.33	20.98	49	16.73	18.86	51	19.88	22.17	45	16.71	19.53	44
Loans to individuals	1.95	6.27	46	2.43	6.28	48	2.36	6.24	50	2.42	6.13	48	2.75	7.13	46
Credit card loans	1.03	0.53	82	1.35	0.51	84	1.33	0.53	84	1.31	0.65	82	1.30	0.81	79
Agricultural loans	1.45	0.32	88	1.70	0.37	89	1.40	0.34	89	1.35	0.32	89	1.30	0.37	86
Other loans and leases	3.24	8.30	30	3.93	8.03	40	3.10	8.75	26	4.54	9.09	43	2.79	9.85	26
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	462.09	407.54	56	400.68	383.17	49	411.29	391.81	51	470.21	381.27	64	600.65	391.26	84
Real estate loans secured by 1-4 family	94.17	130.40	32	78.06	124.52	31	94.58	126.06	35	100.81	125.03	40	132.77	138.18	50
Revolving	6.64	15.55	30	4.94	15.53	25	6.02	15.44	30	6.21	17.42	28	8.32	21.26	32
Closed-end	87.53	113.22	37	73.12	107.53	34	88.55	108.85	41	94.60	106.14	46	124.45	115.20	54
Commercial real estate loans	349.10	254.23	72	307.70	238.21	67	301.01	245.88	61	351.95	234.65	79	446.08	229.44	92
Construction and land development	82.60	38.88	86	67.89	35.52	82	59.27	35.95	80	79.93	35.62	87	124.93	34.95	99
1-4 family	17.83	8.60	78	10.68	7.06	72	12.90	7.42	74	11.31	6.34	75	16.44	6.61	82
Other	64.77	29.76	87	57.20	28.07	87	46.36	28.11	76	68.62	28.16	92	108.49	27.32	98
Multifamily	21.21	39.14	40	20.95	34.78	37	21.01	38.66	38	27.09	32.74	49	33.71	31.04	64
Nonfarm nonresidential	245.30	162.28	76	218.86	157.17	72	220.73	158.05	71	244.93	155.06	83	287.44	152.10	91
Owner-occupied	72.10	54.20	65	59.73	52.65	58	64.11	52.99	63	66.51	52.37	65	80.60	53.07	71
Other	173.20	106.54	81	159.14	102.08	83	156.62	102.54	78	178.41	100.54	88	206.84	97.41	93
Real estate loans secured by farmland	18.81	3.62	91	14.92	3.59	89	15.70	3.22	90	17.45	3.44	90	21.81	3.60	93
Loans to depository institutions and acceptances of other banks	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	103.75	115.10	50	99.81	127.07	37	90.09	114.45	43	130.18	139.91	46	131.34	122.02	56
Loans to individuals	11.82	35.52	45	13.22	35.29	45	12.72	34.55	47	15.86	37.47	50	21.64	43.51	49
Credit card loans	6.27	2.76	82	7.37	2.61	85	7.17	2.77	83	8.56	3.30	84	10.25	4.34	83
Agricultural loans	8.77	1.81	90	9.23	2.01	89	7.56	1.86	88	8.84	1.88	90	10.22	2.18	87
Other loans and leases	19.62	50.19	30	21.41	46.75	32	16.70	51.06	26	29.71	49.54	42	21.96	52.44	28
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	45.71	30.64	81	45.55	28.84	87	44	30.07	80	43.59	27.32	88	46.51	26.45	90
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	277	203.71	75	247.98	187.37	70	236.90	195.33	62	285.43	183.76	85	365.48	178.57	93
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	349.10	261.50	72	307.70	244.59	65	301.01	252.85	60	351.95	240.85	79	446.08	236.10	91

BHC Name

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# Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	4.88	7.68	41	11.60	12.01	53	8.19	11.47	38	14.99	11.17	75	6.46	7.63	57
Liquid assets	21.38	25.39	43	29.95	28.17	56	27.36	29.03	47	24	26.22	50	15.98	22.44	38
Investment securities	30.09	21.68	78	31.98	19.64	89	34.98	21.63	90	17.07	17.85	48	15.68	16.99	47
Net loans and leases	54.86	61.60	28	47.75	59.81	16	47.87	58.67	18	57.23	61.58	27	69.01	63.77	53
Net loans, leases and standby letters of credit	55.01	62.44	27	47.93	60.62	14	48.02	59.49	17	57.45	62.48	27	69.35	64.84	51
Core deposits	72.24	75.64	27	72.17	74.75	27	73.23	75.71	27	69.71	70.67	34	66.93	63.09	48
Noncore funding	13.34	10.86	72	12.56	10.89	73	11.40	10.30	70	13.71	14.13	62	15.79	19.36	48
Time deposits of \$250K or more	3.72	1.54	90	4.27	1.81	90	3.17	1.58	85	3.98	2.11	84	3.94	2.94	67
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.57	1.20	51	0.80	1.20	55	0.75	1.23	52	1.34	1.47	64	0.71	1.94	46
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.57	0.50	63	0.80	0.52	65	0.75	0.54	64	1.34	0.54	76	0.71	0.48	58
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.04	1.63	27	0.03	0.99	37	0.04	1	34	0.04	1.24	28	5.92	3.01	84
Earning assets that reprice within 1 year	26.84	36.16	28	27.79	38.93	21	23.24	37.37	16	33.37	39.38	30	33.59	39.29	30
Interest-bearing liabilities that reprice within 1 year	13.64	6.49	84	12.07	7.04	83	9.93	6.39	80	13.12	8.20	79	16.71	10.19	85
Long-term debt that reprices within 1 year	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	13.20	28.22	17	15.72	30.25	19	13.30	29.65	14	20.25	29.11	29	16.87	26.63	23
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	10.21	3.09	77	1.25	-1.82	65	3.99	-2.33	70	-1.73	3.20	41	11.42	14.45	41
Net short-term noncore funding dependence	4.82	-1.79	76	-6.83	-8.21	50	-3.67	-7.71	61	-10.62	-4.76	24	10.04	3.38	68
Short-term investment / Short-term noncore funding	54.97	166.36	27	183.52	284.81	46	156.36	273.46	35	209.93	184.19	63	44.06	77.77	46
Liquid assets - short-term noncore funding / Nonliquid assets	15.91	28.61	39	33.72	34.02	53	30.45	36.68	45	22.18	28.18	48	1.57	16.97	21
Net loans and leases / Total deposits	67.79	76.80	30	61.16	74.66	15	61.16	72.79	24	75.35	79.43	37	91.10	90.31	47
Net loans and leases / Core deposits	75.94	82.80	41	66.16	81.17	21	65.37	78.25	26	82.09	88.34	41	103.11	103.93	56
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-22.72	-6.37	6	0.16	0.84	34	-0.55	0.12	18	0.47	1.57	35	0.05	0.72	22
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-19.29	-13.54	22	0.69	1.94	23	-1.30	-0.25	20	4.08	4.31	57	1.37	1.36	56
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02		0.03	0	85
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	46.64	23.58	80	12.44	13.42	57	17.69	14.28	64	8.80	11.38	55	1.17	12.67	37
Available-for-sale securities	52.99	74.56	19	87.44	84.66	43	82.20	83.77	36	90.95	87.23	45	98.83	85.40	70
U.S. Treasury securities	0.02	9.26	18	0.01	5.52	27	0	6.70	21	0	4.72	16	13.48	6.15	76
US agency securities (excluding mortgage-backed securities)	7.87	4.02	74	8.43	4.50	76	6.90	4.12	74	12.50	4.01	82	5.82	3.49	75
Municipal securities	33.98	8	93	31.35	8.87	90	35.01	8.22	93	46.70	9.83	95	27.21	7.75	89
Mortgage-backed securities	51.37	63.23	30	53.99	66.59	29	52.22	66.54	28	37.11	66.64	11	52.59	67.43	25
Asset-backed securities	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	6.38	3.01	80	6.09	3.17	78	5.75	3.08	79	3.44	3.01	68	0.70	2.94	48
Mutual funds and equity securities	0.37	0.28	71	0.13	0.32	52	0.11	0.29	48	0.25	0.35	63	0	0.40	28
Debt securities 1 year or less	6.77	8.89	56	7.93	8.69	56	6.74	7.78	60	2.54	10.55	21	19.70	11.86	78
Debt securities 1 to 5 years	4.74	20.02	13	2.57	17.05	12	3.07	18.25	13	4.66	17.03	26	4.68	17.94	28
Debt securities over 5 years	88.11	68.75	86	89.37	72.17	76	90.08	71.11	83	92.52	69.86	87	75.41	66.02	52
Pledged securities	50.83	30.80	81	51.89	33.87	75	44.83	32.26	69	52.65	35.67	71	51.90	30.57	79
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	1.14	0.03	94
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-51.19	-31.70	36	12.05	51.37	32	-39.55	27.98	7	144.12	183.32	54	51.83	26.69	76
Investment securities	9.28	21.19	38	192.16	33.34	97	126.59	31.36	94	14.51	23.62	39	45.89	11.75	86
Core deposits	16.26	9.58	73	12.65	16.88	38	16.20	16.94	60	9.56	26.88	7	38.59	11.23	92
Noncore funding	23.31	10.50	70	-13.66	-23.76	65	-8.02	-14.79	60	-8.66	-12.18	55	-5.98	6.59	29

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	5,632,562	3,128,992	4,090,555	3,027,441	4,626,719
Commit: Secured commercial real estate loans	3,025,201	816,555	1,487,580	851,994	2,104,356
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	691,559	682,838	685,301	671,488	634,788
Securities underwriting	0	0	0	0	0
Standby letters of credit	41,323	41,949	37,668	49,029	71,074
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	31,502	31,803	37,763	43,523	15,123
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	31,502	31,803	37,763	43,523	15,123
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	14,438	36,011	36,356	137,378	58,101
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	2,011,968	691,530	1,642,128	826,822	836,789
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	19	0	1,558	2,823
Purchased options contracts (commodity and other)	0	1,830	24	2,295	3,186
Commodity and other swaps	19,266	36,283	24,179	29,531	41,344

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	20.68	24.48	42	13.35	22.45	17	16.53	22.78	33	13.54	22.01	19	21.76	23.52	53
Standby letters of credit	0.15	0.66	15	0.18	0.67	16	0.15	0.65	14	0.22	0.71	20	0.33	0.84	30
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.12	0.26	61	0.14	0.25	63	0.15	0.24	64	0.19	0.35	65	0.07	0.42	59
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.12	0.17	76	0.14	0.14	78	0.15	0.13	78	0.19	0.30	78	0.07	0.45	75
Derivative contracts	7.51	44.65	30	3.27	49.75	15	6.88	46.30	25	4.46	48.62	13	4.43	68.47	16
Interest rate contracts	7.44	32.11	31	3.10	35.96	15	6.78	32.46	26	4.31	34.36	16	4.21	47.31	15
Interest rate futures and forward contracts	0.05	3.60	39	0.15	5.17	43	0.15	3.25	41	0.61	6.21	45	0.27	10.67	41
Written options contracts (interest rate)	0	1.58	10	0	1.82	9	0	1.41	8	0	2.18	9	0	2.47	10
Purchased options contracts (interest rate)	0	1.48	23	0	1.33	21	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	7.39	21.90	36	2.95	20.67	21	6.64	20.49	32	3.70	20.83	21	3.94	28.86	19
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0.07	1.19	72	0.16	0.86	73	0.10	0.92	74	0.15	1.86	71	0.22	3.32	71
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	77	0	0.32	38	0.01	0.52	75	0.01	0.98	73
Purchased options contracts (commodity and other)	0	0.31	39	0.01	0.19	79	0	0.21	77	0.01	0.37	75	0.01	0.94	71
Commodity and other swaps	0.07	0.32	78	0.15	0.29	79	0.10	0.31	79	0.13	0.32	77	0.19	0.38	77
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	42.60	46.07	58	25.60	42.93	26	34.46	44.98	47	21.06	42.82	20	35.21	45.53	49

BHC Name

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## Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts	2,045,672	765,673	1,702,687	997,584	942,243
Interest rate contracts	2,026,406	727,541	1,678,484	964,200	894,890
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	19,266	38,132	24,203	33,384	47,353
<b>Derivatives Position</b>					
Futures and forwards	14,438	36,011	36,356	137,378	58,101
Written options	0	19	0	1,558	2,823
Exchange-traded	0	0	0	0	0
Over-the-counter	0	19	0	1,558	2,823
Purchased options	0	1,830	24	2,295	3,186
Exchange-traded	0	0	0	0	0
Over-the-counter	0	1,830	24	2,295	3,186
Swaps	2,031,234	727,813	1,666,307	856,353	878,133
<b>Held for trading</b>					
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Non-traded</b>					
Interest rate contracts	2,045,672	765,673	1,702,687	997,584	942,243
Foreign exchange contracts	2,026,406	727,541	1,678,484	964,200	894,890
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>					
One year or less	2,066,518	770,423	1,713,661	926,900	963,784
Over 1 year to 5 years	1,089,837	32,333	75,687	26,724	148,992
Over 5 years	515,582	189,010	175,276	194,388	147,800
	461,099	549,080	1,462,698	705,788	666,992
<b>Gross negative fair value (absolute value)</b>					
	31,009	26,315	19,460	40,738	14,455
<b>Gross positive fair value</b>					
Held for trading	100,787	26,361	30,074	39,252	15,122
Non-traded	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	100,787	26,361	30,074	39,252	15,122
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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# Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts	99.06	93.66	37	95.02	94.09	31	98.58	94.17	35	96.65	94.10	35	94.97	93.44	33
Foreign exchange contracts	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0.94	1.20	77	4.98	1.17	83	1.42	1.14	80	3.35	1.17	80	5.03	1.64	80
<b>Futures and forwards</b>															
Futures and forwards	0.71	9.78	29	4.70	12.57	48	2.14	11.16	39	13.77	14.05	61	6.17	13.49	45
Written options	0	5.78	7	0	7.49	14	0	6.28	6	0.16	8.18	15	0.30	5.91	18
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0	5.46	7	0	7.20	14	0	5.96	6	0.16	7.73	16	0.30	5.10	20
Purchased options	0	3.69	21	0.24	3.44	45	0	3.27	40	0.23	3.42	43	0.34	4.42	45
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.17	21	0.24	3.04	47	0	2.87	42	0.23	2.86	49	0.34	3.35	48
Swaps	99.29	74.97	87	95.06	71.23	73	97.86	74.26	84	85.84	68.76	59	93.20	69.75	70
<b>Held for trading</b>															
Held for trading	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
<b>Non-traded</b>															
Non-traded	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	99.06	57.94	63	95.02	56.19	64	98.58	56.71	65	96.65	53.82	67	94.97	52.22	69
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0.94	0.10	90	4.98	0.13	94	1.42	0.09	94	3.35	0.10	95	5.03	0.13	95
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
Derivative contracts (excluding futures and forex 14 days or less)	101.02	93.09	77	100.62	91.87	80	100.64	92.53	80	92.91	91.48	37	102.29	93.86	82
One year or less	53.28	31.78	72	4.22	28.05	24	4.45	27.56	22	2.68	32.05	14	15.81	32.17	41
Over 1 year to 5 years	25.20	24.76	54	24.69	26.03	47	10.29	27.01	23	19.49	27.06	41	15.69	30.45	35
Over 5 years	22.54	27.14	47	71.71	30.08	90	85.91	29.89	99	70.75	29.56	88	70.79	28.09	88
Gross negative fair value (absolute value)	1.52	1.56	54	3.44	1.25	93	1.14	0.98	61	4.08	1.55	92	1.53	0.83	81
Gross positive fair value	4.93	1.74	92	3.44	1.68	95	1.77	1.34	72	3.93	2.23	89	1.60	1.19	72
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	0.01	0.07	35	0.01	0.05	38	0.01	0.04	36	0.02	0.07	42	0.01	0.06	37
Gross positive fair value (X)	0.04	0.08	62	0.01	0.07	27	0.01	0.05	33	0.02	0.09	25	0.01	0.07	27
Held for trading (X)	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0.04	0.02	87	0.01	0.01	67	0.01	0.01	74	0.02	0.02	69	0.01	0.01	67
Current credit exposure (X)	0.04	0.04	72	0.01	0.05	35	0.01	0.04	40	0.02	0.06	34	0.01	0.05	33
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	0.51	0.54	71	0.19	0.63	35	0.19	0.46	41	0.28	0.85	34	0.09	0.73	33

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	205,332	238,050	238,050	68,245	56,693
Gross losses	10,463	6,455	26,981	71,570	38,556
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,207	5,656	12,022	7,511	6,868
Net losses	7,256	799	14,959	64,059	31,688
Provision for loan and lease losses	10,492	-10,011	-31,209	82,487	43,240
Adjustments	4,043	0	13,450	151,377	0
Ending balance	212,611	227,240	205,332	238,050	68,245
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.08	0.08	63	-0.09	-0.14	53	-0.13	-0.09	35	0.38	0.51	32	0.24	0.15	76
Provision for loan and lease losses / Average loans and leases	0.16	0.14	66	-0.16	-0.25	53	-0.26	-0.16	32	0.57	0.82	33	0.33	0.24	73
Provision for loan and lease losses / Net loan and lease losses	144.60	198.72	53	-1,252.94	77.32	7	-208.63	-105.48	32	128.77	487.86	6	136.46	130.58	66
Allowance for loan and lease losses / Total loans and leases not held for sale	1.41	1.17	75	2	1.39	85	1.71	1.23	87	1.85	1.58	73	0.47	0.83	19
Allowance for loan and lease losses / Total loans and leases	1.40	1.15	75	1.99	1.37	86	1.70	1.20	87	1.83	1.55	74	0.46	0.81	18
Allowance for loan and lease losses / Net loans and leases losses (X)	14.65	28.67	49	142.20	15.27	98	13.73	21.39	57	3.72	11.58	17	2.15	8.03	18
Allowance for loan and lease losses / Nonaccrual assets	324.29	413.77	50	281.40	318.67	54	296.62	364.13	52	191.09	299.17	35	73.13	218.72	15
ALLL / 90+ days past due + nonaccrual loans and leases	319.78	319.24	62	280.03	260.68	63	295.13	287.08	66	191.94	244.34	43	73.37	151.73	22
Gross loan and lease losses / Average loans and leases	0.16	0.16	61	0.11	0.22	32	0.23	0.19	64	0.50	0.34	76	0.29	0.28	61
Recoveries / Average loans and leases	0.05	0.07	44	0.09	0.08	62	0.10	0.08	70	0.05	0.07	44	0.05	0.08	42
Net losses / Average loans and leases	0.11	0.08	70	0.01	0.13	21	0.13	0.11	61	0.45	0.27	79	0.24	0.21	66
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	11.89	23.25	21	7.90	16.12	27	16.80	34.67	22	19.48	33.98	25	24.47	36.22	35
Earnings coverage of net loan and lease losses (X)	17.15	-9.51	48	204.90	4.52	94	20.14	39.72	49	6.28	22.91	29	10.91	24.40	42

#### Net Loan and Lease Losses By Type

Real estate loans	0	-0.01	46	0	0.03	52	0.06	0.02	83	0.14	0.04	83	0.03	0.01	72
Real estate loans secured by 1-4 family	0	-0.02	77	-0.01	-0.01	49	-0.01	-0.02	48	0.08	0.01	91	0.05	0.01	83
Revolving	-0.02	-0.08	55	0.24	-0.05	96	0.03	-0.07	86	0.16	0.01	90	0.02	0.02	59
Closed-end	0	-0.02	80	-0.02	-0.01	31	-0.01	-0.01	41	0.07	0	89	0.05	0	90
Commercial real estate loans	0	0	35	0.01	0.05	51	0.09	0.04	78	0.16	0.07	80	0.03	0.01	72
Construction and land development	0.01	-0.02	90	0.04	0	90	-0.02	0	25	0.01	0	72	0.02	-0.01	83
1-4 family	0	0	60	0	0	57	0	0	57	0	0	59	0	0	55
Other	0.01	-0.01	92	0.04	-0.01	91	-0.02	0	23	0.01	0	73	0.02	-0.01	86
Multifamily	0.06	0	97	0	0.01	10	0	0.01	17	0.39	0	99	0.01	0	85
Nonfarm nonresidential	-0.01	0	20	0	0.07	24	0.13	0.05	83	0.18	0.11	77	0.03	0.02	70
Owner-occupied	-0.01	0	12	-0.06	0.01	3	-0.07	0.01	2	0	0.02	7	0.02	0.01	80
Other	0	0	73	0.05	0.06	71	0.19	0.04	88	0.18	0.08	83	0.02	0.01	72
Real estate loans secured by farmland	-0.04	0	8	0	-0.01	58	0	0	87	0.09	0.02	86	0.01	0.01	78
Commercial and industrial loans	0.45	0.10	87	-0.13	0.20	5	0.29	0.17	75	1.76	0.47	92	0.90	0.37	86
Loans to individuals	1.11	0.65	77	1.37	0.78	75	1.13	0.71	78	1.71	1.13	77	1.66	1.17	72
Credit card loans	1.79	1.99	44	1.96	2.18	40	1.60	1.84	40	1.82	2.92	27	1.85	3.11	25
Agricultural loans	-0.02	0.01	17	0.04	0.03	79	0.05	0.02	82	0.15	0.19	74	-0.46	0.08	6
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0	0.14	31	0	0.08	37	0	0.10	32	0	0.15	25	0.09	0.15	55

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	17,342	17,434	13,810	29,758	36,517
90+ days past due loans and leases	925	654	349	625	870
Nonaccrual loans and leases	65,561	80,493	69,225	123,401	92,144
Total past due and nonaccrual loans and leases	83,828	98,581	83,384	153,784	129,531
Restructured 30-89 days past due	0	47	398	384	330
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	2,523	2,660	2,650	4,376	899
Total restructured loans and leases	2,523	2,707	3,048	4,760	1,229
30-89 days past due loans held for sale	0	0	0	0	60
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	60
Restructured loans and leases in compliance	2,655	4,390	3,890	2,754	3,535
Other real estate owned	4,084	15,239	6,032	18,393	19,121
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	261	0	1,176	1,174
Total other assets past due and nonaccrual	0	261	0	1,176	1,174

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.11	0.32	24	0.15	0.27	39	0.11	0.32	21	0.23	0.39	32	0.25	0.43	31
90+ days past due loans and leases	0.01	0.09	36	0.01	0.10	32	0	0.10	25	0	0.12	28	0.01	0.15	24
Nonaccrual loans and leases	0.43	0.38	64	0.70	0.58	68	0.57	0.46	72	0.95	0.66	79	0.62	0.51	68
90+ days past due and nonaccrual loans and leases	0.44	0.53	52	0.71	0.73	56	0.58	0.62	53	0.95	0.85	67	0.63	0.71	52
30-89 days past due restructured	0	0.01	18	0	0.01	41	0	0.01	58	0	0.01	51	0	0.01	38
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.02	0.09	24	0.02	0.12	19	0.02	0.10	23	0.03	0.13	24	0.01	0.14	14
30-89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	80
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.11	0.32	24	0.15	0.27	39	0.11	0.32	21	0.23	0.40	32	0.25	0.43	31
90+ days past due assets	0.01	0.10	34	0.01	0.10	30	0	0.10	23	0	0.12	27	0.01	0.15	21
Nonaccrual assets	0.43	0.39	64	0.71	0.59	68	0.57	0.47	72	0.96	0.67	77	0.63	0.53	66
30+ days past due and nonaccrual assets	0.55	0.88	38	0.87	1.04	49	0.69	0.97	38	1.19	1.29	56	0.89	1.19	42
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.24	0.32	45	0.35	0.43	48	0.28	0.36	44	0.56	0.52	62	0.44	0.44	57
90+ days past due and nonaccrual assets + other real estate owned	0.26	0.34	48	0.41	0.46	51	0.31	0.37	47	0.64	0.55	67	0.53	0.48	63
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.27	0.38	39	0.43	0.52	45	0.32	0.41	46	0.65	0.60	60	0.54	0.53	57
Allowance for loan and lease losses	34.01	57.44	32	44.08	67.93	31	38.74	62.64	30	60.88	66.66	49	168.70	115.41	81
Equity capital + allowance for loan and lease losses	2.08	3.52	34	3.07	4.43	33	2.30	3.60	35	4.51	4.97	51	3.77	4.28	48
Tier 1 capital + allowance for loan and lease losses	2.79	3.97	41	4.50	5.28	46	3.38	4.30	42	6.83	6.05	65	6.14	5.65	62
Loans and leases + other real estate owned	0.48	0.63	47	0.88	0.88	54	0.66	0.71	56	1.11	0.97	65	0.78	0.85	50

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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### Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.10	0.26	33	0.16	0.24	46	0.11	0.26	29	0.24	0.39	37	0.21	0.38	28
90+ days past due .....	0	0.11	45	0	0.12	35	0	0.12	35	0	0.16	37	0.01	0.16	36
Nonaccrual .....	0.39	0.45	52	0.60	0.65	54	0.54	0.52	61	0.60	0.76	46	0.44	0.46	53
Commercial and industrial															
30–89 days past due .....	0.15	0.28	44	0.12	0.17	45	0.10	0.24	30	0.17	0.23	50	0.27	0.31	54
90+ days past due .....	0.01	0.03	49	0.02	0.02	69	0	0.04	18	0	0.03	42	0	0.05	14
Nonaccrual .....	0.75	0.46	76	1.37	0.64	86	0.93	0.57	79	2.52	0.75	96	1.61	0.83	84
Individuals															
30–89 days past due .....	0.42	0.70	37	0.48	0.55	48	0.57	0.63	51	0.99	0.83	68	1.41	0.83	80
90+ days past due .....	0.06	0.07	65	0.05	0.07	62	0.09	0.09	67	0.09	0.14	56	0.07	0.17	51
Nonaccrual .....	0.22	0.18	72	0.31	0.18	76	0.26	0.17	74	0.48	0.28	78	0.47	0.17	86
Depository institution loans															
30–89 days past due .....		0.01			0			0.01			0			0	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.01			0			0			0			0	
Agricultural															
30–89 days past due .....	0.02	0.10	61	0.03	0.16	60	0	0.07	30	0.16	0.17	70	0.10	0.24	60
90+ days past due .....	0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
Nonaccrual .....	0.06	0.36	57	0.23	0.69	61	0.09	0.70	57	0.15	0.49	53	0.27	0.67	60
Foreign governments															
30–89 days past due .....		0			0.01			0.50			0			0.07	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.18			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due .....	0	0.11	20	0	0.11	18	0	0.12	16	0	0.18	15	0.09	0.20	50
90+ days past due .....	0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
Nonaccrual .....	0	0.07	51	0	0.13	22	0	0.09	44	0	0.15	19	0.01	0.13	38

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.39	0.39	63	0.25	0.35	51	0.44	0.46	55	0.96	0.65	80	0.60	0.67	58
	90+ days past due	0.02	0.22	54	0.01	0.27	44	0	0.24	46	0.01	0.33	44	0.02	0.31	44
	Nonaccrual	0.90	0.61	79	1.17	0.82	76	0.92	0.71	74	1.42	0.89	77	1.13	0.73	79
Revolving	30-89 days past due	0.19	0.26	40	0.37	0.29	69	0.60	0.28	87	0.69	0.48	72	1.14	0.45	93
	90+ days past due	0	0.02	35	0.03	0.02	78	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.67	1.15	61	0.92	1.05	64	0.63	1.18	53	1.12	1.13	66	1.04	1	69
Closed-end	30-89 days past due	0.41	0.42	62	0.24	0.36	51	0.42	0.49	56	0.98	0.65	79	0.57	0.70	54
	90+ days past due	0.03	0.25	56	0.01	0.29	42	0.01	0.26	46	0.02	0.38	44	0.03	0.35	48
	Nonaccrual	0.91	0.60	77	1.19	0.77	80	0.94	0.67	75	1.44	0.87	80	1.14	0.70	82
Junior lien	30-89 days past due	0	0.01	35	0	0.01	34	0.01	0.01	55	0.03	0.02	76	0.04	0.02	74
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	64	0	0	29
	Nonaccrual	0.01	0.02	48	0.02	0.04	44	0.02	0.03	49	0.03	0.04	49	0.04	0.04	52
Commercial real estate	30-89 days past due	0.02	0.16	20	0.14	0.14	61	0.01	0.15	13	0.04	0.26	20	0.09	0.18	37
	90+ days past due	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.26	0.32	52	0.43	0.52	52	0.43	0.38	62	0.32	0.62	33	0.24	0.23	63
Construction and development	30-89 days past due	0.03	0.22	42	0.30	0.12	80	0.01	0.17	39	0.06	0.28	40	0.11	0.28	50
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.16	0.16	67	0.12	0.36	57	0.17	0.20	70	0.23	0.41	59	0.22	0.20	72
1-4 family	30-89 days past due	0.02	0.02	69	0	0.02	33	0	0.02	30	0.01	0.03	59	0.07	0.06	69
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.11	0.01	91	0.03	0.02	78	0.11	0.01	92	0.03	0.03	73	0.03	0.02	77
Other	30-89 days past due	0	0.17	44	0.30	0.07	85	0.01	0.13	52	0.05	0.22	47	0.04	0.20	49
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.04	0.13	59	0.09	0.29	57	0.06	0.16	60	0.20	0.35	64	0.19	0.17	72
Multifamily	30-89 days past due	0	0.04	29	0	0.06	28	0.02	0.07	61	0.05	0.09	56	0.29	0.08	87
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.07	25	0.10	0.14	66	0.04	0.17	58	0.11	0.11	67	0.09	0.05	78
Nonfarm non-residential	30-89 days past due	0.02	0.13	24	0.11	0.14	58	0.01	0.13	22	0.03	0.23	20	0.06	0.14	29
	90+ days past due	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.32	0.39	51	0.56	0.66	53	0.53	0.45	64	0.37	0.80	31	0.27	0.28	55
Owner Occupied	30-89 days past due	0.01	0.04	34	0.01	0.04	35	0.01	0.04	37	0	0.07	19	0.02	0.07	28
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.06	0.14	33	0.14	0.25	42	0.13	0.17	48	0.15	0.27	33	0.16	0.16	56
Other	30-89 days past due	0.01	0.08	37	0.10	0.09	72	0	0.08	14	0.02	0.14	40	0.03	0.07	42
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.26	0.21	68	0.42	0.40	61	0.40	0.23	76	0.22	0.44	41	0.11	0.10	60
Farmland	30-89 days past due	0.28	0.11	83	0.08	0.11	70	0.03	0.10	66	0.07	0.11	66	0.25	0.23	69
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0.28	0.63	59	1.04	1.10	68	0.31	0.69	57	1.58	1.13	73	0.41	0.84	50
Credit card	30-89 days past due	0.38	1.02	16	0.33	0.63	24	0.40	0.81	20	0.42	0.95	23	0.60	1.19	18
	90+ days past due	0.11	0.44	34	0.09	0.39	37	0.15	0.45	34	0.15	0.63	30	0.14	0.78	28
	Nonaccrual	0.21	0.11	78	0.18	0.08	79	0.23	0.10	79	0.18	0.05	84	0.20	0.11	78

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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# Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	2,570,348	2,022,212	2,166,116	2,015,157	2,118,418
Retained earnings	1,232,594	1,133,247	1,207,728	1,032,436	848,848
Accumulated other comprehensive income (AOCI)	-450,428	12,073	-10,545	59,726	20,891
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	3,352,514	3,167,532	3,363,299	3,107,319	2,988,157
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	1,423,043	1,156,202	1,226,686	1,163,798	1,160,079
Accumulated other comprehensive income-related adjustments	-450,428	12,073	-10,545	59,726	20,891
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,379,899	1,999,257	2,147,158	1,883,795	1,807,187
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,379,899	1,999,257	2,147,158	1,883,795	1,807,187
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	767	0	767	767
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	767	0	767	767
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	767	0	767	767
<b>Tier 1 Capital</b>	2,379,899	2,000,024	2,147,158	1,884,562	1,807,954
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	421,693	383,143	384,131	382,874	388,260
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	115,277	79,138	71,853	89,546	76,644
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	536,970	462,281	455,984	472,420	464,904
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	536,970	462,281	455,984	472,420	464,904
Exited advanced approach tier 2 capital					
Total capital	2,916,869	2,462,305	2,603,142	2,356,982	2,272,858
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	26,861,651	23,386,854	24,812,480	21,983,524	20,041,890
Less: Deductions from common equity tier 1 capital	1,423,043	1,156,202	1,226,686	1,163,798	1,160,079
Less: Other deductions	-368,785	-13,467	-62,107	54,600	29,013
Total assets for leverage ratio	25,807,393	22,244,119	23,647,901	20,765,126	18,852,798
Total risk-weighted assets	19,685,968	14,099,805	15,551,773	14,048,609	16,554,081
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	12.09	11.85	57	14.18	12.66	75	13.81	12.37	75	13.41	12.35	72	10.92	12.11	30
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	12.09	12.53	47	14.18	13.44	67	13.81	13.11	67	13.41	13.08	61	10.92	12.78	22
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	14.82	14.37	68	17.46	15.42	82	16.74	14.91	80	16.78	15.23	78	13.73	14.36	48
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.22	9.08	57	8.99	9.11	49	9.08	8.98	58	9.08	9.13	50	9.59	9.76	52
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	9,379	11,752	8,584	9,470	8,371	-20.19	150.57
Total property and casualty assets	9,379	11,752	8,584	9,470	8,371	-20.19	150.57
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	7,687	9,732	6,375	8,392	7,202	-21.01	135.73
Total property and casualty equity	7,687	9,732	6,375	8,392	7,202	-21.01	135.73
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	1,408	1,357	2,638	2,109	1,434	3.76	
Total property and casualty	1,408	1,357	2,638	2,109	1,434	3.76	
Total life and health	0	0	0	0	0		
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Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	1,194	1,245	2,502	2,003	1,810	-4.10	-58.80
Other insurance activities income	1,187	1,236	2,472	1,961	1,772	-3.96	-58.83
Insurance and reinsurance underwriting income	7	9	30	42	38	-22.22	-53.33
Premiums	7	9	30	42	38	-22.22	-53.33
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	7	9	30	42	38	-22.22	-53.33
Insurance benefits, losses, expenses	18	13	21	41	92	38.46	-45.45
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	486,355	419,198	445,306	255,630	254,102	16.02	228.32

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0.03	0	93	0.05	0	93	0.03	0	93	0.04	0	93	0.04	0.01	91
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	51.63	77	100	52.30	76	100	53.11	76	100	53.67	76	100	51.47	79
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	48.37	22	0	47.70	24	0	46.89	24	0	46.33	23	0	48.53	20
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24			7.26	
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Insurance activities revenue / Adjusted operating income	0.27	0.36	69	0.31	0.37	68	0.31	0.36	68	0.23	0.41	67	0.24	0.47	66
Premium income / Insurance activities revenue	0.59	3.08	84	0.72	3.14	85	1.20	2.76	86	2.10	2.84	84	2.10	7.32	79
Credit related premium income / Total premium income	0	34.56	33	0	30.92	35	0	32.99	34	0	38.23	29	0	34.91	29
Other premium income / Total premium income	100	65.44	66	100	69.08	65	100	67.01	65	100	61.77	70	100	65.09	70
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Insurance underwriting net income / Consolidated net income	1.52	0.02	97	0.95	0.02	96	0.97	0.02	95	0.83	0.03	94	0.60	0.08	90
Insurance net income (P/C) / Equity (P/C)	36.63	18.14	78	27.89	21.10	70	41.38	23.22	76	25.13	15.59	78	19.91	19.86	71
Insurance net income (L/H) / Equity (L/H)		163.24			5.07			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums	257.14	3,806.36	77	144.44	-395.05	65	70	927.51	52	97.62	447.82	54	242.11	233.61	74
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	0	0.07	47	0	0.07	47	0	0.15	42
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	18.76	12.13	76	18.82	11.54	80	18.93	12	77	12.04	11.03	51	13.54	11.51	57
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34

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### Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans		0.77			0.64			0.66			0.87			1.25	
Cost: Interest-bearing deposits		0.25			0.12			0.14			0.42			1.19	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases		11.61			-1.19			6.83			-2.40			22.48	
Total selected assets		18.50			3.19			9.48			2.04			12.40	
Deposits		-4.80			9.07			0.73			3.46			10.36	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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## Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name \_\_\_\_\_

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### Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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**Parent Company Income Statement**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	84,398	117,122	226,022	310,509	65,080	-27.94	147.56
Dividends .....	84,305	117,028	225,835	310,318	64,893	-27.96	147.96
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	93	94	187	191	187	-1.06	1.09
Income from nonbank subsidiaries .....	18	16	1,506	973	3,042	12.50	-43.75
Dividends .....	18	16	1,506	973	3,042	12.50	-43.75
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	84,416	117,138	227,528	311,482	68,122	-27.93	147.38
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	-126	303	862	534	13,478		
Total operating income .....	84,290	117,441	228,390	312,016	81,600	-28.23	146.61
<b>Operating Expenses</b>							
Personnel expenses .....	9,348	7,590	15,202	10,153	9,760	23.16	36.57
Interest expense .....	9,053	8,848	17,794	17,916	17,084	2.32	754.06
Other expenses .....	7,374	4,895	11,852	9,136	13,799	50.64	45.33
Provision for loan and lease losses .....	0	0	0	0	0		-100.00
Total operating expenses .....	25,775	21,333	44,848	37,205	40,643	20.82	98.53
Income (loss) before taxes .....	58,515	96,108	183,542	274,811	40,957	-39.12	176.05
Applicable income taxes (credit) .....	-6,039	-5,308	-11,315	-9,438	-5,680		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	64,554	101,416	194,857	284,249	46,637	-36.35	132.13
Equity in undistributed income of subsidiaries .....	27,995	40,928	76,299	-29,345	191,530	-31.60	61.11
Bank subsidiaries .....	26,851	39,402	75,278	-30,005	193,522	-31.85	53.22
Nonbank subsidiaries .....	1,144	1,526	1,021	660	-1,992	-25.03	
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	92,549	142,344	271,156	254,904	238,167	-34.98	104.82
<b>Memoranda</b>							
Bank net income .....	111,156	156,430	301,113	280,313	258,415	-28.94	115.73
Nonbank net income .....	1,162	1,542	2,527	1,633	1,050	-24.64	
Subsidiary holding companys' net income .....	0	0	0	0	0		

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## Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	3,486,161	92.98	3,198,875	91.82	3,468,471	93.65	3,189,929	3,281,276	8.98	179.46
Common and preferred stock .....	3,456,246	92.18	3,137,840	90.07	3,423,919	92.44	3,146,076	3,265,363	10.15	180.77
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	29,915	0.80	61,035	1.75	44,552	1.20	43,853	15,913	-50.99	81.29
Investment in nonbank subsidiaries .....	21,753	0.58	21,225	0.61	20,704	0.56	19,714	3,861	2.49	279.97
Common and preferred stock .....	21,753	0.58	21,225	0.61	20,704	0.56	19,714	3,861	2.49	279.97
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	1,590	0.04	441	0.01	2,610	0.07	471	657	260.54	54.07
Securities .....	0	0	0	0	0	0	0	0		-100.00
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	196,720	5.25	217,971	6.26	175,455	4.74	171,829	103,815	-9.75	113.90
Cash and due from unrelated depository institution .....	256	0.01	255	0.01	256	0.01	255	253	0.39	-10.18
Premises, furnishings, fixtures and equipment .....	22,936	0.61	24,696	0.71	23,839	0.64	25,562	27,351	-7.13	111.65
Intangible assets .....	133	0	133	0	133	0	133	133	0.00	0.00
Other assets .....	19,841	0.53	20,259	0.58	12,282	0.33	14,096	16,568	-2.06	758.92
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	3,749,390	100.00	3,483,855	100.00	3,703,750	100.00	3,421,989	3,433,914	7.62	175.73
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	21,621	0.58	23,209	0.67	22,421	0.61	23,985	25,500	-6.84	-52.66
Subordinated notes and debentures .....	365,913	9.76	327,539	9.40	328,439	8.87	327,357	326,992	11.72	
Other liabilities .....	46,181	1.23	38,137	1.09	48,357	1.31	38,474	31,230	21.09	262.03
Balance due to subsidiaries and related institutions .....	55,780	1.49	55,604	1.60	55,692	1.50	55,517	61,268	0.32	-17.13
Total liabilities .....	489,495	13.06	444,489	12.76	454,909	12.28	445,333	444,990	10.13	289.28
Equity Capital .....	3,259,895	86.94	3,039,366	87.24	3,248,841	87.72	2,976,656	2,988,924	7.26	164.16
Perpetual preferred stock (income surplus) .....	0	0	767	0.02	0	0	767	767	-100.00	
Common stock .....	1,288	0.03	1,084	0.03	1,127	0.03	1,081	1,136	18.82	300.00
Common surplus .....	2,569,060	68.52	2,021,128	58.01	2,164,989	58.45	2,014,076	2,117,282	27.11	237.26
Retained earnings .....	1,139,975	30.40	1,004,314	28.83	1,093,270	29.52	901,006	848,848	13.51	135.86
Accumulated other comprehensive income .....	-450,428	-12.01	12,073	0.35	-10,545	-0.28	59,726	20,891		
Other equity capital components .....	0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....	3,749,390	100.00	3,483,855	100.00	3,703,750	100.00	3,421,989	3,433,914	7.62	175.73
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	55,780	1.49	55,604	1.60	55,692	1.50	55,517	61,268	0.32	-17.13
Notes payable to subsidiaries that issued TPS .....	55,780	1.49	55,604	1.60	55,692	1.50	55,517	61,268	0.32	-17.13
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

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# Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	5.67	10.52	10	9.56	12.64	26	8.83	11.94	22	8.75	7.29	67	9.93	9.68	55
Bank net income / Average equity investment in banks	6.67	11.07	13	10.04	12.37	33	9.46	11.80	32	8.92	7.45	64	9.55	10.51	47
Nonbank net income / Average equity investment in nonbanks	10.94	10.05	60	15.07	13.40	61	12.18	13.12	61	17.25	9.75	74	24.99	7.89	86
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	120.11	98.83	94	109.90	96.24	89	111.05	96.79	93	109.97	88.16	81	108.50	82.22	82
Nonbank net income / Parent net income	1.26	2.55	58	1.08	3.10	55	0.93	3.40	52	0.64	3.59	47	0.44	5.93	43
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
<b>Leverage</b>															
Total liabilities / Equity capital	15.02	17.48	57	14.62	16.87	58	14	16.81	55	14.96	20.06	57	14.89	20.43	61
Total debt / Equity capital	11.89	12.15	60	11.54	11.60	62	10.80	11.71	61	11.80	14.41	61	11.79	14.31	64
Total debt + notes payable to subs that issued TPS / Equity capital	13.60	14.28	57	13.37	13.82	58	12.51	13.63	56	13.67	16.67	57	13.84	16.36	64
Total debt + Loans guaranteed for affiliate / Equity capital	11.89	12.21	59	11.54	11.69	60	10.80	11.77	61	11.80	14.68	59	11.79	14.56	63
Total debt / Equity capital – excess over fair value	11.89	12.27	60	11.54	11.71	62	10.80	11.81	61	11.80	14.52	61	11.79	14.51	64
Long-term debt / Equity capital	11.89	11.61	61	11.54	11.05	62	10.80	10.95	61	11.80	13.56	61	11.79	13.04	64
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	25.44	39.62	35	20.05	39.10	32	19.93	39.86	31	20.11	34.67	34	76.60	28.44	90
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	106.69	103.92	66	103.94	103.07	55	106.03	103.22	70	106.35	102.81	72	109.38	103.22	80
Total investment in subs / Equity capital	107.61	109.01	60	105.95	108.26	60	107.40	108.40	65	107.83	110.16	65	109.91	111.07	66
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	1.18	0.41	80	0.42	0.25	65	0.72	0.29	77	0.74	0.47	65	1.18	0.36	85
Equity investment in subs – equity cap / Net income-div (X)	2.33	1.23	79	0.58	0.83	48	1.02	1.05	63	1.05	1.82	42	1.61	1.22	69
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	127.40	126.15	57	204.84	138.64	80	195.19	152.85	69	289.03	136.59	92	84.76	177.68	15
Cash from ops + noncash items + op expense / Op expense + dividend	142.84	116.54	63	180.12	130.64	75	219.46	154.48	74	286.62	147.24	91	95.80	190.27	14
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	130.63	92.87	77	176.95	103.17	81	104.35	98.54	59	158.54	134.08	71	11.72	116.34	6
Pretax operating income + interest expense / Interest expense	746.36	1,457.38	44	1,186.21	1,479.01	53	1,131.48	1,835.33	43	1,633.89	2,016.32	65	339.74	1,968.54	20
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	697.52	1,417.74	42	1,115.73	1,667.11	50	1,065.45	1,770.77	46	1,506.91	1,539.23	71	322.31	1,632.83	16
Dividends + interest from subsidiaries / Interest expense + dividends	153.60	140.52	62	244.43	153.06	80	235.13	174.12	71	336.31	150.43	90	83.52	210.80	10
Fees + other income from subsidiaries / Salary + other expenses	0.56	10.93	67	0.75	12.78	65	0.69	11.92	65	0.99	13.95	63	0.79	16.52	59
Net income / Current part of long-term debt + preferred dividends (X)		28.68		5,474.77	41.77	98	5,769.28	47.61	98	4,902	35.64	98	702.56	57.11	96
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	5.25	3.32	69	6.26	3.64	72	4.74	3.44	64	5.03	3.85	65	3.03	2.64	61
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due	0	0.36	46	0	0.21	47	0	0.17	46	0	0.10	46	0	0.04	43
Nonaccrual	0	0.76	42	0	0.96	44	0	0.92	42	0	1.03	40	0	0.54	40
Total	0	1.12	39	0	1.17	41	0	1.09	39	0	1.13	37	0	0.58	34
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0.29	1.69	62	0.34	1.79	65	0.32	1.76	65	0.34	2.66	65	0.31	5.62	57
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

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## Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	71.02	82.17	53	38.49	78.46	25	40.49	66.37	31	26.26	81.10	13	137.79	57.84	91
Dividends declared / Net income.....	49.53	34	81	27.42	25.30	56	29.09	28.27	54	29.28	42.29	34	26.98	33.08	34
Net income – dividends / Average equity.....	2.86	7.04	10	6.94	9.64	34	6.26	8.62	32	6.19	4.14	76	7.25	6.46	61
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries.....	183.90	128.25	71	299.80	139.49	87	286.26	155.92	80	415.73	132.17	92	100.99	178.13	27
Dividends from nonbank subsidiaries.....	0.04	2.20	58	0.04	3.97	56	1.91	4.90	65	1.30	3.41	67	4.73	7.53	67
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries.....	183.93	168.66	67	299.84	193.08	82	288.17	203.53	76	417.03	174.85	89	105.72	260.40	17
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries.....	75.84	43.08	76	74.81	36.56	84	75	45.96	76	110.70	60.28	90	25.11	66.55	17
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries.....	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0.08	0	93	0.06	0	93	0.06	0	93	0.07	0	94	0.07	0	94
Operating income from bank subsidiaries.....	75.93	46.71	73	74.87	38.35	81	75.06	51.33	73	110.77	62.88	84	25.18	69.36	16
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries.....	1.55	45.98	36	1.04	54.17	38	59.60	62.63	50	59.58	56.39	53	289.71	82.95	89
Interest income from nonbank subsidiaries.....	0	2.85	35	0	2.35	32	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries.....	0	0.54	41	0	0.63	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries.....	1.55	54.49	27	1.04	76.16	18	59.60	87.22	46	59.58	79.84	45	289.71	150.41	80
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries.....	100.02	65.33	96	99.65	67.82	77	98.88	74.16	66	99.46	69.76	77	79.53	67.32	36
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries.....	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0.11	0.03	91	0.08	0.02	91	0.08	0.02	91	0.06	0.04	90	0.23	0.03	91
Operating income from bank subsidiaries.....	100.13	75.26	93	99.73	81.78	75	98.96	83.13	59	99.52	82.20	68	79.75	78.80	28
Dividends from nonbank subsidiaries.....	0.02	3.28	52	0.01	2.67	56	0.66	3.07	62	0.31	1.95	64	3.73	2.65	80
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries.....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries.....	0.02	5.58	42	0.01	6.48	37	0.66	4.67	54	0.31	4.70	54	3.73	7.29	72
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt.....	14.39	28.16	50	15.85	28.31	52	15.87	26.38	52	15.80	27.08	53	17.38	28.33	52